

Certificate Number: 14912-PAM-DE-028679214

Bankruptcy Case Number: 16-05014



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 27, 2017, at 1:06 o'clock PM EST, Luis Garcia completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 27, 2017 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor